

PIN calculator

PIN calculator is an electronic device you can use to identify yourself when using the Internet Bank or Telephone Bank and to contact the bank in the corporate client banking programme.

When you use a PIN calculator to log in to the Internet Bank, you have to enter your user ID and the 8-digit password generated by the PIN calculator.

Security

The security of the PIN calculator is based on identifying a person in two stages:

1. Personal identification with the PIN set by the user

- PIN is the 5-digit sequence of numbers required to activate the PIN calculator, which you set when you use the calculator for the first time and which you can change later if necessary.
- A default PIN, which is 11111, is set on the PIN calculator when you collect it from the bank. Replace the default code with a 5-digit code selected by you when you use the PIN calculator for the first time (see the user manual). Select a combination of digits that is hard to guess and memorise your PIN for the purposes of security. Do not write it down or keep it with the calculator.
- If you enter the PIN incorrectly three times in a row, the calculator will lock itself automatically and you will no longer be able to use it for authentication. Go to your nearest Swedbank branch where the calculator is unlocked or replaced with a new one.

2. Personal identification with a password generated by the PIN calculator

- The password is an 8-digit sequence of numbers generated by the calculator, which is characteristic of only this particular calculator, date and time. The password is displayed for 30 seconds and you can only use it to enter the Internet Bank or Telephone Bank just once.
- As the same password cannot be used to identify a person two times in a row, it means that it is impossible for third parties to obtain your passwords from your computers or by listening in to your calls. It also means that malicious attacks on your account are impossible.

User manual

Changing your PIN the first time you use the calculator

User action	PIN calculator display
Press the ON/OFF button (◀).	PIN
Enter your PIN.	NEW PIN
Enter the new 5-digit PIN.	PIN CONF
Re-enter the new PIN.	NEW PIN CONF; generated 8-digit password or APPLI -

Changing the PIN of the calculator

User action	PIN calculator display
Press the ON/OFF button (◀).	PIN
Enter your PIN.	APPLI -
Hold the ON/OFF button down for 2 seconds.	NEW PIN
Enter the new 5-digit PIN.	PIN CONF
Re-enter the new PIN.	NEW PIN CONF; APPLI 1
Press either 1 or 2 depending on the function you wish to use. Press the ON/OFF button to switch off the PIN calculator (◀).	

Using the PIN calculator in the Internet Bank

Generating passwords to enter the Internet Bank and confirm payment orders

User action	Calculator display
Press the ON/OFF button (◀).	PIN
Enter your PIN.	APPLI -
1) IPress 1 for the (variable) password required to log in to the Internet Bank.	APPLI 1; generated 8-digit password
2) Press 2 for the password required to confirm a payment order in the Internet Bank.	APPLI 2
Enter the 8-digit number displayed under the payment order in the Internet Bank on the dotted line.	- - - - - ; generated 8-digit password
Press the ON/OFF button to switch off the PIN calculator (◀).	

Frequently asked questions

- What should I do if I entered the wrong PIN?

The calculator displays the error message FAIL 1-3 if an incorrect PIN is entered. The number from 1 to 3 displayed on the calculator indicates how many times you have entered the PIN incorrectly. For example, press the (◀) button when FAIL 1 is displayed. The calculator gives you another chance to enter the correct PIN. The calculator displays the message LOCK PIN and locks after you enter an incorrect PIN for the third time. To unlock the PIN calculator, go to your nearest Swedbank branch, and bring your calculator and a personal identification document.

- What should I do when the calculator screen remains blank or displays eight zeros or something else that does not resemble a password?

Your PIN calculator has probably been damaged or the battery has gone flat. If this happens, go to your nearest Swedbank branch, and bring your calculator and a personal identification document. A new calculator will be given to you at the branch.

- How do I know that the battery in my PIN calculator is going flat?

The battery in your PIN calculator should last about five years. The calculator indicates that the battery is going flat when the message displayed on its screen contains the word BATT. It may take anything from 1 week to a couple months depending on how actively the calculator is used.

- What should I do if I lose my calculator?

Please contact us immediately if you lose your calculator by calling our Client Support Helpline on 6 310 310 or going to the nearest Swedbank branch.

- My calculator does not work the way you describe in the manual. Why?

You probably got your calculator before May 2007. The way these calculators are used in the Internet Bank does differ from manner described in this manual. Older calculators always generate the password required to log in to the Internet Bank or confirm a payment immediately after the PIN is entered. You can change your PIN according to the instructions given in the manual.